Jet Advantage Mortgage Rate Sheet

JetAdvantageMTG.com

Ratesheet Code: RS-WS

Effective Date: 4/29/25 8:11 AM

Table of Contents	
Pages	Product
2-3	FannieMae Products
4-5	FreddieMac Products
6	Agency LLPAs
7-8	CalHFA / DPAs
9-10	Government Products
11-13	Jumbo Products

Lock Expiration Days	
15 Day	05/14/25
30 Day	05/29/25
45 Day	06/13/25
60 Day	06/27/25

Mortgagee Clause

OCMBC, INC. ISAOA / 19000 MACARTHUR BLVD SUITE 200 IRVINE, CA 92612

Conforming Loan Limits	
# of Units	Loan Limits
1	$806,500
2	$1,032,650
3	$1,248,150
4	$1,551,250

Jet Advantage Select Program	
*JET Select Special: All FNMA / FHLMC FICO => 700 & <= 80% LTV	0.300
*JET Select Special: All Gov't Loans FICO => 680 & TLA => $250K (N/A All DPA Products)	0.350

Allowable Fees
Click Here

Relock Fee
(0.250)

Lock Extension Fees
0.02 Per Day
Max extension 30 days and / or 10 times, whichever comes first.
Lock Desk Hours
8:00 AM - 6:00 PM PST
Lock Request Hours
8:00 AM - 8:59 PM PST**

Lender ID Number	
FHA Lender ID CA	20996-00001
FHA Lender ID	20996-00018
VA Lender ID	169917
USDA Lender ID	33-0962918

Contact list	
Corporate Headquarters:	(877)223-7566
Lock Desk:	lockdesk@jetadvantagemtg.com
Scenario Desk:	scenarios@jetadvantagemtg.com
BKST Calculations:	BKSTdesk@jetadvantagemtg.com
Setup:	setup@jetadvantagemtg.com

***For turn times, please reach out to your AE.**

April Pricing Specials	
25 BPS Pricing Special on FHA/VA/STREAMLINE/IRRRL for ALL FICOs (Can be combined with SELECT, inlcudes DPA, STD BAL and HI BAL, EXCLUDES CalFHA)	0.250

Announcements

Jet Advantage Mortgage, 19000 MacArthur Blvd, Ste 200, Irvine, CA 92612 | Phone: (800) 760-1833 | Jet Advantage Mortgage is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401), GA (#20571), MA Lender (#ML2125). Rhode Island Licensed Lender. Licensed by the N.J. Department of Banking and Insurance. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2023.

*** Any lock requests submitted after hours will be subject to market movement.**
**** Lock Desk turn times are 2 hours.**

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: April 29, 2025

FANNIE MAE CONFORMING FIXED RATE PRICING

FANNIE MAE 30 YEAR FIXED (101)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.759	96.734	96.684	96.643
5.500	97.387	97.362	97.312	97.271
5.625	97.957	97.932	97.882	97.841
5.750	98.385	98.352	98.286	98.231
5.875	98.962	98.929	98.863	98.808
6.000	99.515	99.481	99.415	99.360
6.125	100.027	99.994	99.927	99.873
6.250	100.191	100.151	100.076	100.014
6.375	100.837	100.796	100.721	100.659
6.500	101.282	101.241	101.167	101.105
6.625	101.583	101.542	101.467	101.406
6.750	101.921	101.880	101.806	101.744
6.875	102.213	102.173	102.098	102.036
7.000	102.734	102.693	102.618	102.557
7.125	103.088	103.047	102.973	102.911
7.250	103.390	103.349	103.266	103.198
7.375	103.769	103.728	103.644	103.576
7.500	104.120	104.079	103.996	103.927
7.625	104.413	104.372	104.289	104.220
7.750	104.554	104.513	104.430	104.362
7.875	104.843	104.802	104.718	104.650
8.000	104.841	104.800	104.717	104.649
8.125	105.094	105.052	104.969	104.901

FANNIE MAE 25 YEAR FIXED (125)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.997	93.972	93.923	93.882
5.000	94.687	94.662	94.613	94.572
5.125	95.096	95.071	95.021	94.980
5.250	95.850	95.825	95.775	95.734
5.375	96.494	96.469	96.419	96.378
5.500	97.088	97.063	97.014	96.973
5.625	97.659	97.634	97.585	97.544
5.750	98.088	98.055	97.989	97.934
5.875	98.666	98.633	98.567	98.512
6.000	99.252	99.219	99.152	99.097
6.125	99.777	99.744	99.677	99.622
6.250	99.935	99.894	99.819	99.757
6.375	100.567	100.526	100.451	100.389
6.500	101.012	100.971	100.897	100.835
6.625	101.313	101.272	101.197	101.136
6.750	101.651	101.610	101.536	101.474
6.875	101.943	101.903	101.828	101.766
7.000	102.464	102.423	102.348	102.287
7.125	102.813	102.772	102.697	102.636
7.250	103.111	103.070	102.987	102.918
7.375	103.487	103.446	103.363	103.295
7.500	103.835	103.794	103.711	103.642
7.625	104.132	104.091	104.008	103.939

FANNIE MAE 20 YEAR FIXED (120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	99.423	99.359	99.260	99.178
5.875	99.950	99.886	99.787	99.705
6.000	100.455	100.390	100.291	100.209
6.125	100.916	100.852	100.752	100.670
6.250	100.820	100.748	100.640	100.551
6.375	101.395	101.323	101.215	101.127
6.500	101.826	101.754	101.646	101.557
6.625	102.090	102.018	101.910	101.821
6.750	101.714	101.643	101.552	101.477
6.875	101.982	101.911	101.819	101.744
7.000	102.484	102.413	102.322	102.246
7.125	102.823	102.752	102.661	102.586
7.250	102.862	102.829	102.754	102.692
7.375	103.284	103.250	103.175	103.114
7.500	103.672	103.638	103.564	103.502
7.625	104.015	103.981	103.906	103.845

FANNIE MAE 15 YEAR FIXED (115)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	100.711	100.676	100.621	100.575
6.125	101.068	101.034	100.978	100.932
6.250	101.218	101.190	101.131	101.082
6.375	101.637	101.610	101.550	101.502
6.500	102.050	102.023	101.963	101.914
6.625	102.180	102.152	102.093	102.044
6.750	102.369	102.335	102.267	102.211
6.875	102.538	102.503	102.435	102.379
7.000	102.929	102.894	102.826	102.770
7.125	103.197	103.163	103.095	103.039
7.250	103.223	103.113	102.955	102.825
7.375	103.493	103.383	103.225	103.095
7.500	103.749	103.639	103.481	103.352
7.625	103.987	103.877	103.719	103.589

FANNIE MAE 10 YEAR FIXED (110)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	101.301	101.253	101.180	101.120
6.125	101.654	101.606	101.533	101.473
6.250	101.377	101.336	101.271	101.218
6.375	101.804	101.762	101.698	101.645
6.500	102.212	102.170	102.106	102.053
6.625	102.362	102.321	102.256	102.203
6.750	102.504	102.470	102.402	102.346
6.875	102.673	102.638	102.570	102.514
7.000	103.064	103.029	102.961	102.905
7.125	103.332	103.298	103.230	103.174
7.250	103.358	103.248	103.090	102.960
7.375	103.628	103.518	103.360	103.230
7.500	103.884	103.774	103.616	103.487
7.625	104.122	104.012	103.854	103.724

HOME READY 30 YEAR FIXED (R101)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	97.432	97.399	97.332	97.278
5.875	98.022	97.989	97.922	97.868
6.000	98.574	98.541	98.474	98.420
6.125	99.108	99.074	99.008	98.953
6.250	99.457	99.416	99.342	99.280
6.375	100.130	100.089	100.014	99.953
6.500	100.620	100.579	100.505	100.443
6.625	100.972	100.931	100.857	100.795
6.750	101.389	101.333	101.259	101.197
6.875	101.720	101.664	101.590	101.528
7.000	102.284	102.229	102.154	102.092
7.125	102.680	102.624	102.549	102.488
7.250	102.919	102.848	102.757	102.682
7.375	103.317	103.246	103.155	103.080
7.500	103.681	103.610	103.519	103.444
7.625	104.013	103.942	103.851	103.776
7.750	103.971	103.923	103.848	103.787
7.875	104.321	104.273	104.198	104.136
8.000	104.416	104.367	104.293	104.231
8.125	104.735	104.687	104.613	104.551

REFI NOW CONFORMING PRICING

Fannie Mae 30 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.184	96.159	96.109	96.068
5.500	96.812	96.787	96.737	96.696
5.625	97.382	97.357	97.307	97.266
5.750	97.810	97.777	97.711	97.656
5.875	98.387	98.354	98.288	98.233
6.000	98.940	98.906	98.840	98.785
6.125	99.452	99.419	99.352	99.298
6.250	99.616	99.576	99.501	99.439
6.375	100.262	100.221	100.146	100.084
6.500	100.707	100.666	100.592	100.530
6.625	101.008	100.967	100.892	100.831
6.750	101.346	101.305	101.231	101.169
6.875	101.638	101.598	101.523	101.461
7.000	102.159	102.118	102.043	101.982
7.125	102.513	102.472	102.398	102.336
7.250	102.815	102.774	102.691	102.623
7.375	103.194	103.153	103.069	103.001
7.500	103.545	103.504	103.421	103.352
7.625	103.838	103.797	103.714	103.645
7.750	103.979	103.938	103.855	103.787
7.875	104.268	104.227	104.143	104.075
8.000	104.266	104.225	104.142	104.074
8.125	104.519	104.477	104.394	104.326

Fannie Mae 25 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.622	93.597	93.548	93.507
5.000	94.312	94.287	94.238	94.197
5.125	94.721	94.696	94.646	94.605
5.250	95.475	95.450	95.400	95.359
5.375	96.119	96.094	96.044	96.003
5.500	96.713	96.688	96.639	96.598
5.625	97.284	97.259	97.210	97.169
5.750	97.713	97.680	97.614	97.559
5.875	98.291	98.258	98.192	98.137
6.000	98.877	98.844	98.777	98.722
6.125	99.402	99.369	99.302	99.247
6.250	99.560	99.519	99.444	99.382
6.375	100.192	100.151	100.076	100.014
6.500	100.637	100.596	100.522	100.460
6.625	100.938	100.897	100.822	100.761
6.750	101.276	101.235	101.161	101.099
6.875	101.568	101.528	101.453	101.391
7.000	102.089	102.048	101.973	101.912
7.125	102.438	102.397	102.322	102.261
7.250	102.736	102.695	102.612	102.543
7.375	103.112	103.071	102.988	102.920
7.500	103.460	103.419	103.336	103.267
7.625	103.757	103.716	103.633	103.564

Fannie Mae 20 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
5.375	97.878	97.821	97.721	97.639
5.500	98.443	98.379	98.280	98.198
5.625	99.001	98.936	98.837	98.755
5.750	99.548	99.484	99.385	99.303
5.875	100.075	100.011	99.912	99.830
6.000	100.580	100.515	100.416	100.334
6.125	101.041	100.977	100.877	100.795
6.250	100.945	100.873	100.765	100.676
6.375	101.520	101.448	101.340	101.252
6.500	101.951	101.879	101.771	101.682
6.625	102.215	102.143	102.035	101.946
6.750	101.839	101.768	101.677	101.602
6.875	102.107	102.036	101.944	101.869
7.000	102.609	102.538	102.447	102.371
7.125	102.948	102.877	102.786	102.711
7.250	102.987	102.954	102.879	102.817
7.375	103.409	103.375	103.300	103.239
7.500	103.797	103.763	103.689	103.627
7.625	104.140	104.106	104.031	103.970

REFI NOW CONFORMING PRICING

Fannie Mae 15 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	102.425	102.398	102.338	102.289
6.625	102.555	102.527	102.468	102.419
6.750	102.744	102.710	102.642	102.586
6.875	102.913	102.878	102.810	102.754
7.000	103.304	103.269	103.201	103.145
7.125	103.572	103.538	103.470	103.414
7.250	103.598	103.488	103.330	103.200
7.375	103.868	103.758	103.600	103.470
7.500	104.124	104.014	103.856	103.727
7.625	104.362	104.252	104.094	103.964

Fannie Mae 10 Yr Fixed Refi Now

Rate	15-Day	30-Day	45-Day	60-Day
6.500	102.462	102.420	102.356	102.303
6.625	102.612	102.571	102.506	102.453
6.750	102.754	102.720	102.652	102.596
6.875	102.923	102.888	102.820	102.764
7.000	103.314	103.279	103.211	103.155
7.125	103.582	103.548	103.480	103.424
7.250	103.608	103.498	103.340	103.210
7.375	103.878	103.768	103.610	103.480
7.500	104.134	104.024	103.866	103.737
7.625	104.372	104.262	104.104	103.974

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **April 29, 2025**

FANNIE MAE HIGH BALANCE FIXED RATE PRICING

FANNIE MAE HB 30 YEAR FIXED (101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.856	96.774	96.625	96.502
5.625	97.464	97.383	97.233	97.110
5.750	97.778	97.696	97.547	97.424
5.875	98.296	98.223	98.081	97.965
6.000	99.104	99.030	98.889	98.773
6.125	99.628	99.554	99.413	99.297
6.250	99.852	99.778	99.637	99.520
6.375	100.273	100.199	100.058	99.942
6.500	100.890	100.816	100.675	100.559
6.625	101.120	101.046	100.905	100.789
6.750	101.197	101.123	100.982	100.865
6.875	101.539	101.465	101.324	101.208
7.000	102.109	102.035	101.894	101.777
7.125	102.397	102.316	102.175	102.058
7.250	101.795	101.705	101.547	101.417
7.375	102.388	102.298	102.141	102.011
7.500	102.566	102.477	102.319	102.189
7.625	102.614	102.524	102.366	102.236
7.750	102.378	102.267	102.126	102.010
7.875	102.596	102.485	102.344	102.228
8.000	102.307	102.197	102.056	101.940
8.125	102.511	102.400	102.259	102.143

FANNIE MAE HB 25 YEAR FIXED (125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.916	94.834	94.685	94.562
5.625	95.491	95.409	95.260	95.137
5.750	95.805	95.724	95.574	95.451
5.875	96.327	96.253	96.112	95.996
6.000	97.159	97.085	96.944	96.828
6.125	97.683	97.609	97.468	97.352
6.250	97.907	97.833	97.692	97.575
6.375	98.328	98.254	98.113	97.997
6.500	98.945	98.871	98.730	98.614
6.625	99.160	99.086	98.945	98.828
6.750	99.245	99.171	99.030	98.914
6.875	99.579	99.505	99.364	99.248
7.000	100.147	100.073	99.932	99.816
7.125	100.436	100.355	100.214	100.097
7.250	99.835	99.745	99.588	99.458
7.375	100.429	100.340	100.182	100.052
7.500	100.609	100.520	100.362	100.232
7.625	100.657	100.568	100.410	100.280

FANNIE MAE HB 20 YEAR FIXED (120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	97.878	94.322	94.172	94.049
5.500	95.010	94.929	94.779	94.656
5.625	95.610	95.528	95.379	95.256
5.750	95.912	95.830	95.681	95.558
5.875	96.444	96.370	96.229	96.113
6.000	97.252	97.178	97.037	96.921
6.125	97.780	97.707	97.565	97.449
6.250	98.001	97.927	97.786	97.670
6.375	98.424	98.350	98.208	98.092
6.500	99.031	98.957	98.816	98.700
6.625	99.262	99.188	99.047	98.930
6.750	99.339	99.265	99.124	99.008
6.875	99.694	99.620	99.479	99.363
7.000	100.272	100.198	100.057	99.941
7.125	100.572	100.491	100.350	100.234
7.250	99.998	99.908	99.750	99.621
7.375	100.622	100.532	100.375	100.245
7.500	101.188	101.098	100.940	100.811
7.625	100.919	100.829	100.672	100.542

FANNIE MAE HB 15 YEAR FIXED (115HB)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.510	99.468	99.392	99.328
6.125	99.719	99.678	99.601	99.538
6.250	99.693	99.652	99.575	99.512
6.375	99.913	99.872	99.795	99.732
6.500	100.458	100.417	100.340	100.277
6.625	100.530	100.488	100.412	100.348
6.750	100.465	100.417	100.332	100.262
6.875	100.651	100.603	100.517	100.447
7.000	101.080	101.032	100.947	100.876
7.125	101.237	101.189	101.103	101.033
7.250	100.409	100.285	100.110	99.966
7.375	100.932	100.808	100.633	100.489
7.500	101.049	100.925	100.750	100.606
7.625	101.056	100.932	100.757	100.613

FANNIE MAE HB 10 YEAR FIXED (110HB)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	98.879	98.837	98.761	98.698
6.125	99.090	99.049	98.972	98.909
6.250	99.071	99.030	98.953	98.890
6.375	99.303	99.261	99.185	99.121
6.500	99.851	99.810	99.733	99.670
6.625	99.925	99.884	99.807	99.744
6.750	99.877	99.829	99.744	99.674
6.875	100.082	100.033	99.948	99.877
7.000	100.521	100.472	100.387	100.317
7.125	100.688	100.640	100.554	100.484
7.250	99.885	99.761	99.586	99.441
7.375	100.434	100.310	100.135	99.991
7.500	101.095	100.971	100.796	100.652
7.625	100.618	100.494	100.318	100.174

FANNIE MAE FIXED RATE BUYDOWN PRICING

FANNIE MAE 30 YR FIXED 2:1 BUYDOWN (101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.759	96.734	96.684	96.643
5.500	97.387	97.362	97.312	97.271
5.625	97.957	97.932	97.882	97.841
5.750	98.385	98.352	98.286	98.231
5.875	98.962	98.929	98.863	98.808
6.000	99.515	99.481	99.415	99.360
6.125	100.027	99.994	99.927	99.873
6.250	100.191	100.151	100.076	100.014
6.375	100.837	100.796	100.721	100.659
6.500	101.282	101.241	101.167	101.105
6.625	101.583	101.542	101.467	101.406
6.750	101.921	101.880	101.806	101.744
6.875	102.213	102.173	102.098	102.036
7.000	102.734	102.693	102.618	102.557
7.125	103.088	103.047	102.973	102.911
7.250	103.390	103.349	103.266	103.198
7.375	103.769	103.728	103.644	103.576
7.500	104.120	104.079	103.996	103.927
7.625	104.413	104.372	104.289	104.220
7.750	104.554	104.513	104.430	104.362
7.875	104.843	104.802	104.718	104.650
8.000	104.841	104.800	104.717	104.649
8.125	105.094	105.052	104.969	104.901

FANNIE MAE HB 30 YR FIXED 2:1 BUYDOWN (101 HB-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.856	96.774	96.625	96.502
5.625	97.464	97.383	97.233	97.110
5.750	97.778	97.696	97.547	97.424
5.875	98.296	98.223	98.081	97.965
6.000	99.104	99.030	98.889	98.773
6.125	99.628	99.554	99.413	99.297
6.250	99.852	99.778	99.637	99.520
6.375	100.273	100.199	100.058	99.942
6.500	100.890	100.816	100.675	100.559
6.625	101.120	101.046	100.905	100.789
6.750	101.197	101.123	100.982	100.865
6.875	101.539	101.465	101.324	101.208
7.000	102.109	102.035	101.894	101.777
7.125	102.397	102.316	102.175	102.058
7.250	101.795	101.705	101.547	101.417
7.375	102.388	102.298	102.141	102.011
7.500	102.566	102.477	102.319	102.189
7.625	102.614	102.524	102.366	102.236
7.750	102.378	102.267	102.126	102.010
7.875	102.596	102.485	102.344	102.228
8.000	102.307	102.197	102.056	101.940
8.125	102.511	102.400	102.259	102.143

FANNIE MAE HOMEREADY 30 YR FIXED 2:1 BUYDOWN (R101-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.184	95.159	95.109	95.068
5.500	95.812	95.787	95.737	95.696
5.625	96.382	96.357	96.307	96.266
5.750	96.810	96.777	96.711	96.656
5.875	97.387	97.354	97.288	97.233
6.000	97.940	97.906	97.840	97.785
6.125	98.452	98.419	98.352	98.298
6.250	98.616	98.576	98.501	98.439
6.375	99.262	99.221	99.146	99.084
6.500	99.707	99.666	99.592	99.530
6.625	100.008	99.967	99.892	99.831
6.750	100.346	100.305	100.231	100.169
6.875	100.638	100.598	100.523	100.461
7.000	101.159	101.118	101.043	100.982
7.125	101.513	101.472	101.398	101.336
7.250	101.815	101.774	101.691	101.623
7.375	102.194	102.153	102.069	102.001
7.500	102.545	102.504	102.421	102.352
7.625	102.838	102.797	102.714	102.645
7.750	102.979	102.938	102.855	102.787
7.875	103.268	103.227	103.143	103.075
8.000	103.266	103.225	103.142	103.074
8.125	103.519	103.477	103.394	103.326

FANNIE MAE 30 YR FIXED 1:0 BUYDOWN (101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.759	96.734	96.684	96.643
5.500	97.387	97.362	97.312	97.271
5.625	97.957	97.932	97.882	97.841
5.750	98.385	98.352	98.286	98.231
5.875	98.962	98.929	98.863	98.808
6.000	99.515	99.481	99.415	99.360
6.125	100.027	99.994	99.927	99.873
6.250	100.191	100.151	100.076	100.014
6.375	100.837	100.796	100.721	100.659
6.500	101.282	101.241	101.167	101.105
6.625	101.583	101.542	101.467	101.406
6.750	101.921	101.880	101.806	101.744
6.875	102.213	102.173	102.098	102.036
7.000	102.734	102.693	102.618	102.557
7.125	103.088	103.047	102.973	102.911
7.250	103.390	103.349	103.266	103.198
7.375	103.769	103.728	103.644	103.576
7.500	104.120	104.079	103.996	103.927
7.625	104.413	104.372	104.289	104.220
7.750	104.554	104.513	104.430	104.362
7.875	104.843	104.802	104.718	104.650
8.000	104.841	104.800	104.717	104.649
8.125	105.094	105.052	104.969	104.901

FANNIE MAE HB 30 YR FIXED 1:0 BUYDOWN (101 HB-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.856	96.774	96.625	96.502
5.625	97.464	97.383	97.233	97.110
5.750	97.778	97.696	97.547	97.424
5.875	98.296	98.223	98.081	97.965
6.000	99.104	99.030	98.889	98.773
6.125	99.628	99.554	99.413	99.297
6.250	99.852	99.778	99.637	99.520
6.375	100.273	100.199	100.058	99.942
6.500	100.890	100.816	100.675	100.559
6.625	101.120	101.046	100.905	100.789
6.750	101.197	101.123	100.982	100.865
6.875	101.539	101.465	101.324	101.208
7.000	102.109	102.035	101.894	101.777
7.125	102.397	102.316	102.175	102.058
7.250	101.795	101.705	101.547	101.417
7.375	102.388	102.298	102.141	102.011
7.500	102.566	102.477	102.319	102.189
7.625	102.614	102.524	102.366	102.236
7.750	102.378	102.267	102.126	102.010
7.875	102.596	102.485	102.344	102.228
8.000	102.307	102.197	102.056	101.940
8.125	102.511	102.400	102.259	102.143

FANNIE MAE HOMEREADY 30 YR FIXED 1:0 BUYDOWN (R101-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.184	95.159	95.109	95.068
5.500	95.812	95.787	95.737	95.696
5.625	96.382	96.357	96.307	96.266
5.750	96.810	96.777	96.711	96.656
5.875	97.387	97.354	97.288	97.233
6.000	97.940	97.906	97.840	97.785
6.125	98.452	98.419	98.352	98.298
6.250	98.616	98.576	98.501	98.439
6.375	99.262	99.221	99.146	99.084
6.500	99.707	99.666	99.592	99.530
6.625	100.008	99.967	99.892	99.831
6.750	100.346	100.305	100.231	100.169
6.875	100.638	100.598	100.523	100.461
7.000	101.159	101.118	101.043	100.982
7.125	101.513	101.472	101.398	101.336
7.250	101.815	101.774	101.691	101.623
7.375	102.194	102.153	102.069	102.001
7.500	102.545	102.504	102.421	102.352
7.625	102.838	102.797	102.714	102.645
7.750	102.979	102.938	102.855	102.787
7.875	103.268	103.227	103.143	103.075
8.000	103.266	103.225	103.142	103.074
8.125	103.519	103.477	103.394	103.326

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **April 29, 2025**

FREDDIE MAC FIXED RATE PRICING

FREDDIE MAC 30 YEAR FIXED (201)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.759	96.734	96.684	96.643
5.500	97.387	97.362	97.312	97.271
5.625	97.957	97.932	97.882	97.841
5.750	98.385	98.352	98.286	98.231
5.875	98.962	98.929	98.863	98.808
6.000	99.515	99.481	99.415	99.360
6.125	100.027	99.994	99.927	99.873
6.250	100.191	100.151	100.076	100.014
6.375	100.837	100.796	100.721	100.659
6.500	101.282	101.241	101.167	101.105
6.625	101.583	101.542	101.467	101.406
6.750	101.921	101.880	101.806	101.744
6.875	102.213	102.173	102.098	102.036
7.000	102.734	102.693	102.618	102.557
7.125	103.088	103.047	102.973	102.911
7.250	103.390	103.349	103.266	103.198
7.375	103.769	103.728	103.644	103.576
7.500	104.120	104.079	103.996	103.927
7.625	104.413	104.372	104.289	104.220
7.750	104.554	104.513	104.430	104.362
7.875	104.843	104.802	104.718	104.650
8.000	104.841	104.800	104.717	104.649
8.125	105.094	105.052	104.969	104.901

FREDDIE MAC 25 YEAR FIXED (225)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.997	93.972	93.923	93.882
5.000	94.687	94.662	94.613	94.572
5.125	95.096	95.071	95.021	94.980
5.250	95.850	95.825	95.775	95.734
5.375	96.494	96.469	96.419	96.378
5.500	97.088	97.063	97.014	96.973
5.625	97.659	97.634	97.585	97.544
5.750	98.088	98.055	97.989	97.934
5.875	98.666	98.633	98.567	98.512
6.000	99.252	99.219	99.152	99.097
6.125	99.777	99.744	99.677	99.622
6.250	99.935	99.894	99.819	99.757
6.375	100.567	100.526	100.451	100.389
6.500	101.012	100.971	100.897	100.835
6.625	101.313	101.272	101.197	101.136
6.750	101.651	101.610	101.536	101.474
6.875	101.943	101.903	101.828	101.766
7.000	102.464	102.423	102.348	102.287
7.125	102.813	102.772	102.697	102.636
7.250	103.111	103.070	102.987	102.918
7.375	103.487	103.446	103.363	103.295
7.500	103.835	103.794	103.711	103.642
7.625	104.132	104.091	104.008	103.939

FREDDIE MAC 20 YEAR FIXED (220)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	99.423	99.359	99.260	99.178
5.875	99.950	99.886	99.787	99.705
6.000	100.455	100.390	100.291	100.209
6.125	100.916	100.852	100.752	100.670
6.250	100.820	100.748	100.640	100.551
6.375	101.395	101.323	101.215	101.127
6.500	101.826	101.754	101.646	101.557
6.625	102.090	102.018	101.910	101.821
6.750	101.714	101.643	101.552	101.477
6.875	101.982	101.911	101.819	101.744
7.000	102.484	102.413	102.322	102.246
7.125	102.823	102.752	102.661	102.586
7.250	102.862	102.829	102.754	102.692
7.375	103.284	103.250	103.175	103.114
7.500	103.672	103.638	103.564	103.502
7.625	104.015	103.981	103.906	103.845

FREDDIE MAC 15 YEAR FIXED (215)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	100.711	100.676	100.621	100.575
6.125	101.068	101.034	100.978	100.932
6.250	101.218	101.190	101.131	101.082
6.375	101.637	101.610	101.550	101.502
6.500	102.050	102.023	101.963	101.914
6.625	102.180	102.152	102.093	102.044
6.750	102.369	102.335	102.267	102.211
6.875	102.538	102.503	102.435	102.379
7.000	102.929	102.894	102.826	102.770
7.125	103.197	103.163	103.095	103.039
7.250	103.223	103.113	102.955	102.825
7.375	103.493	103.383	103.225	103.095
7.500	103.749	103.639	103.481	103.352
7.625	103.987	103.877	103.719	103.589

FREDDIE MAC 10 YEAR FIXED (210)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	101.301	101.253	101.180	101.120
6.125	101.654	101.606	101.533	101.473
6.250	101.377	101.336	101.271	101.218
6.375	101.804	101.762	101.698	101.645
6.500	102.212	102.170	102.106	102.053
6.625	102.362	102.321	102.256	102.203
6.750	102.504	102.470	102.402	102.346
6.875	102.673	102.638	102.570	102.514
7.000	103.064	103.029	102.961	102.905
7.125	103.332	103.298	103.230	103.174
7.250	103.358	103.248	103.090	102.960
7.375	103.628	103.518	103.360	103.230
7.500	103.884	103.774	103.616	103.487
7.625	104.122	104.012	103.854	103.724

HOME POSSIBLE 30 YEAR FIXED (HP201)

Rate	15-Day	30-Day	45-Day	60-Day
5.875	97.637	97.604	97.538	97.483
6.000	98.190	98.156	98.090	98.035
6.125	98.702	98.669	98.602	98.548
6.250	98.866	98.826	98.751	98.689
6.375	99.512	99.471	99.396	99.334
6.500	99.957	99.916	99.842	99.780
6.625	100.258	100.217	100.142	100.081
6.750	100.596	100.555	100.481	100.419
6.875	100.888	100.848	100.773	100.711
7.000	101.409	101.368	101.293	101.232
7.125	101.763	101.722	101.648	101.586
7.250	102.065	102.024	101.941	101.873
7.375	102.444	102.403	102.319	102.251
7.500	102.795	102.754	102.671	102.602
7.625	103.088	103.047	102.964	102.895
7.750	103.229	103.188	103.105	103.037
7.875	103.518	103.477	103.393	103.325
8.000	103.516	103.475	103.392	103.324
8.125	103.769	103.727	103.644	103.576

FREDDIE MAC HOMEONE 30 YEAR FIXED (201 HomeOne)

Rate	15-Day	30-Day	45-Day	60-Day
5.875	98.962	98.929	98.863	98.808
6.000	99.515	99.481	99.415	99.360
6.125	100.027	99.994	99.927	99.873
6.250	100.191	100.151	100.076	100.014
6.375	100.837	100.796	100.721	100.659
6.500	101.282	101.241	101.167	101.105
6.625	101.583	101.542	101.467	101.406
6.750	101.921	101.880	101.806	101.744
6.875	102.213	102.173	102.098	102.036
7.000	102.734	102.693	102.618	102.557
7.125	103.088	103.047	102.973	102.911
7.250	103.390	103.349	103.266	103.198
7.375	103.769	103.728	103.644	103.576
7.500	104.120	104.079	103.996	103.927
7.625	104.413	104.372	104.289	104.220
7.750	104.554	104.513	104.430	104.362
7.875	104.843	104.802	104.718	104.650
8.000	104.841	104.800	104.717	104.649
8.125	105.094	105.052	104.969	104.901

FREDDIE MAC SUPER CONFORMING FIXED RATE PRICING

FREDDIE MAC SC 30 YEAR FIXED (201SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.856	96.774	96.625	96.502
5.625	97.464	97.383	97.233	97.110
5.750	97.778	97.696	97.547	97.424
5.875	98.296	98.223	98.081	97.965
6.000	99.104	99.030	98.889	98.773
6.125	99.628	99.554	99.413	99.297
6.250	99.852	99.778	99.637	99.520
6.375	100.273	100.199	100.058	99.942
6.500	100.890	100.816	100.675	100.559
6.625	101.120	101.046	100.905	100.789
6.750	101.197	101.123	100.982	100.865
6.875	101.539	101.465	101.324	101.208
7.000	102.109	102.035	101.894	101.777
7.125	102.397	102.316	102.175	102.058
7.250	101.795	101.705	101.547	101.417
7.375	102.388	102.298	102.141	102.011
7.500	102.566	102.477	102.319	102.189
7.625	102.614	102.524	102.366	102.236
7.750	102.378	102.267	102.126	102.010
7.875	102.596	102.485	102.344	102.228
8.000	102.307	102.197	102.056	101.940
8.125	102.511	102.400	102.259	102.143

FREDDIE MAC SC 20 YEAR FIXED (220SC)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	95.512	95.430	95.281	95.158
5.875	96.044	95.970	95.829	95.713
6.000	96.852	96.778	96.637	96.521
6.125	97.380	97.307	97.165	97.049
6.250	97.601	97.527	97.386	97.270
6.375	98.024	97.950	97.808	97.692
6.500	98.631	98.557	98.416	98.300
6.625	98.862	98.788	98.647	98.530
6.750	98.939	98.865	98.724	98.608
6.875	99.294	99.220	99.079	98.963
7.000	99.872	99.798	99.657	99.541
7.125	100.172	100.091	99.950	99.834
7.250	99.598	99.508	99.350	99.221
7.375	100.222	100.132	99.975	99.845
7.500	100.788	100.698	100.540	100.411
7.625	100.519	100.429	100.272	100.142

FREDDIE MAC SC 15 YEAR FIXED (215SC)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.021	98.980	98.903	98.840
6.125	99.236	99.195	99.118	99.055
6.250	99.208	99.167	99.090	99.027
6.375	99.430	99.389	99.312	99.249
6.500	99.967	99.925	99.849	99.785
6.625	100.040	99.999	99.922	99.859
6.750	99.998	99.949	99.864	99.794
6.875	100.216	100.168	100.082	100.012
7.000	100.663	100.615	100.530	100.459
7.125	100.840	100.792	100.707	100.636
7.250	100.043	99.918	99.743	99.599
7.375	100.598	100.474	100.299	100.155
7.500	101.070	100.946	100.771	100.627
7.625	100.783	100.659	100.483	100.339

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: April 29, 2025

FREDDIE MAC FIXED RATE BUYDOWN PRICING

FREDDIE MAC 30 YR FIXED 2:1 BUYDOWN (201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.759	96.734	96.684	96.643
5.500	97.387	97.362	97.312	97.271
5.625	97.957	97.932	97.882	97.841
5.750	98.385	98.352	98.286	98.231
5.875	98.962	98.929	98.863	98.808
6.000	99.515	99.481	99.415	99.360
6.125	100.027	99.994	99.927	99.873
6.250	100.191	100.151	100.076	100.014
6.375	100.837	100.796	100.721	100.659
6.500	101.282	101.241	101.167	101.105
6.625	101.583	101.542	101.467	101.406
6.750	101.921	101.880	101.806	101.744
6.875	102.213	102.173	102.098	102.036
7.000	102.734	102.693	102.618	102.557
7.125	103.088	103.047	102.973	102.911
7.250	103.390	103.349	103.266	103.198
7.375	103.769	103.728	103.644	103.576
7.500	104.120	104.079	103.996	103.927
7.625	104.413	104.372	104.289	104.220
7.750	104.554	104.513	104.430	104.362
7.875	104.843	104.802	104.718	104.650
8.000	104.841	104.800	104.717	104.649
8.125	105.094	105.052	104.969	104.901

FREDDIE MAC SC 30 YR FIXED 2:1 BUYDOWN (201 SC-BD)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.104	99.030	98.889	98.773
6.125	99.628	99.554	99.413	99.297
6.250	99.852	99.778	99.637	99.520
6.375	100.273	100.199	100.058	99.942
6.500	100.890	100.816	100.675	100.559
6.625	101.120	101.046	100.905	100.789
6.750	101.197	101.123	100.982	100.865
6.875	101.539	101.465	101.324	101.208
7.000	102.109	102.035	101.894	101.777
7.125	102.397	102.316	102.175	102.058
7.250	101.795	101.705	101.547	101.417
7.375	102.388	102.298	102.141	102.011
7.500	102.566	102.477	102.319	102.189
7.625	102.614	102.524	102.366	102.236
7.750	102.378	102.267	102.126	102.010
7.875	102.596	102.485	102.344	102.228
8.000	102.307	102.197	102.056	101.940
8.125	102.511	102.400	102.259	102.143

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 2:1 BUYDOWN (R201-BD)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.184	95.159	95.109	95.068
5.500	95.812	95.787	95.737	95.696
5.625	96.382	96.357	96.307	96.266
5.750	96.810	96.777	96.711	96.656
5.875	97.387	97.354	97.288	97.233
6.000	97.940	97.906	97.840	97.785
6.125	98.452	98.419	98.352	98.298
6.250	98.616	98.576	98.501	98.439
6.375	99.262	99.221	99.146	99.084
6.500	99.707	99.666	99.592	99.530
6.625	100.008	99.967	99.892	99.831
6.750	100.346	100.305	100.231	100.169
6.875	100.638	100.598	100.523	100.461
7.000	101.159	101.118	101.043	100.982
7.125	101.513	101.472	101.398	101.336
7.250	101.815	101.774	101.691	101.623
7.375	102.194	102.153	102.069	102.001
7.500	102.545	102.504	102.421	102.352
7.625	102.838	102.797	102.714	102.645
7.750	102.979	102.938	102.855	102.787
7.875	103.268	103.227	103.143	103.075
8.000	103.266	103.225	103.142	103.074
8.125	103.519	103.477	103.394	103.326

FREDDIE MAC 30 YR FIXED 1:0 BUYDOWN (201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.759	96.734	96.684	96.643
5.500	97.387	97.362	97.312	97.271
5.625	97.957	97.932	97.882	97.841
5.750	98.385	98.352	98.286	98.231
5.875	98.962	98.929	98.863	98.808
6.000	99.515	99.481	99.415	99.360
6.125	100.027	99.994	99.927	99.873
6.250	100.191	100.151	100.076	100.014
6.375	100.837	100.796	100.721	100.659
6.500	101.282	101.241	101.167	101.105
6.625	101.583	101.542	101.467	101.406
6.750	101.921	101.880	101.806	101.744
6.875	102.213	102.173	102.098	102.036
7.000	102.734	102.693	102.618	102.557
7.125	103.088	103.047	102.973	102.911
7.250	103.390	103.349	103.266	103.198
7.375	103.769	103.728	103.644	103.576
7.500	104.120	104.079	103.996	103.927
7.625	104.413	104.372	104.289	104.220
7.750	104.554	104.513	104.430	104.362
7.875	104.843	104.802	104.718	104.650
8.000	104.841	104.800	104.717	104.649
8.125	105.094	105.052	104.969	104.901

FREDDIE MAC SC 30 YR FIXED 1:0 BUYDOWN (201 SC-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.104	99.030	98.889	98.773
6.125	99.628	99.554	99.413	99.297
6.250	99.852	99.778	99.637	99.520
6.375	100.273	100.199	100.058	99.942
6.500	100.890	100.816	100.675	100.559
6.625	101.120	101.046	100.905	100.789
6.750	101.197	101.123	100.982	100.865
6.875	101.539	101.465	101.324	101.208
7.000	102.109	102.035	101.894	101.777
7.125	102.397	102.316	102.175	102.058
7.250	101.795	101.705	101.547	101.417
7.375	102.388	102.298	102.141	102.011
7.500	102.566	102.477	102.319	102.189
7.625	102.614	102.524	102.366	102.236
7.750	102.378	102.267	102.126	102.010
7.875	102.596	102.485	102.344	102.228
8.000	102.307	102.197	102.056	101.940
8.125	102.511	102.400	102.259	102.143

FREDDIE MAC HOME POSSIBLE 30 YR FIXED 1:0 BUYDOWN (R201-BD10)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	95.184	95.159	95.109	95.068
5.500	95.812	95.787	95.737	95.696
5.625	96.382	96.357	96.307	96.266
5.750	96.810	96.777	96.711	96.656
5.875	97.387	97.354	97.288	97.233
6.000	97.940	97.906	97.840	97.785
6.125	98.452	98.419	98.352	98.298
6.250	98.616	98.576	98.501	98.439
6.375	99.262	99.221	99.146	99.084
6.500	99.707	99.666	99.592	99.530
6.625	100.008	99.967	99.892	99.831
6.750	100.346	100.305	100.231	100.169
6.875	100.638	100.598	100.523	100.461
7.000	101.159	101.118	101.043	100.982
7.125	101.513	101.472	101.398	101.336
7.250	101.815	101.774	101.691	101.623
7.375	102.194	102.153	102.069	102.001
7.500	102.545	102.504	102.421	102.352
7.625	102.838	102.797	102.714	102.645
7.750	102.979	102.938	102.855	102.787
7.875	103.268	103.227	103.143	103.075
8.000	103.266	103.225	103.142	103.074
8.125	103.519	103.477	103.394	103.326

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **April 29, 2025**

Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%
780+	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
<=639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	>95%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-4 Unit	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
Subordindate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	-2.750
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LOAN AMOUNT **	
Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $249,999	0.250

MISCELLANEOUS	
Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC or WA	-0.375
FICO => 700 & LTV<= 80%	0.300

HOMEREADY AND HOME POSSIBLE ADJUSTMENT CAPS*	
LTV > 80% AND FICO >= 680	0.000
All other LTV & FICO combinations	0.000

***Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments**

*****Minimum Loan Amount $75,000*****

******All loan level price adjustments are cumulative******

Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

** Prices are indicative and subject to change without notice.*
** Please log into the portal to obtain live lock pricing.*
** Not all price adjustments are effective for all products. Please refer to the guide for complete eligibility rules.*
** Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z***

NC Floor Price	99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
FNMA/FHLMC Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
FNMA/FHLMC Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
HOMEREADY AND HOME POSSIBLE Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	95.01 - 97	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
HOMEREADY AND HOME POSSIBLE Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210

LPMI (in addition to adjustments above)

		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property		-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: April 29, 2025

ALT AGENCY 2nd Home/ Investment

Alt Agency 30 Yr Fixed (AltA101)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	96.759	96.734	96.684	96.643
5.500	97.387	97.362	97.312	97.271
5.625	97.957	97.932	97.882	97.841
5.750	98.385	98.352	98.286	98.231
5.875	98.962	98.929	98.863	98.808
6.000	99.515	99.481	99.415	99.360
6.125	100.027	99.994	99.927	99.873
6.250	100.191	100.151	100.076	100.014
6.375	100.837	100.796	100.721	100.659
6.500	101.282	101.241	101.167	101.105
6.625	101.583	101.542	101.467	101.406
6.750	101.921	101.880	101.806	101.744
6.875	102.213	102.173	102.098	102.036
7.000	102.734	102.693	102.618	102.557
7.125	103.088	103.047	102.973	102.911
7.250	103.390	103.349	103.266	103.198
7.375	103.769	103.728	103.644	103.576
7.500	104.120	104.079	103.996	103.927
7.625	104.413	104.372	104.289	104.220
7.750	104.554	104.513	104.430	104.362
7.875	104.843	104.802	104.718	104.650
8.000	104.841	104.800	104.717	104.649
8.125	105.094	105.052	104.969	104.901

Alt Agency 25 Yr Fixed (AltA125)

Rate	15-Day	30-Day	45-Day	60-Day
4.875	93.997	93.972	93.923	93.882
5.000	94.687	94.662	94.613	94.572
5.125	95.096	95.071	95.021	94.980
5.250	95.850	95.825	95.775	95.734
5.375	96.494	96.469	96.419	96.378
5.500	97.088	97.063	97.014	96.973
5.625	97.659	97.634	97.585	97.544
5.750	98.088	98.055	97.989	97.934
5.875	98.666	98.633	98.567	98.512
6.000	99.252	99.219	99.152	99.097
6.125	99.777	99.744	99.677	99.622
6.250	99.935	99.894	99.819	99.757
6.375	100.567	100.526	100.451	100.389
6.500	101.012	100.971	100.897	100.835
6.625	101.313	101.272	101.197	101.136
6.750	101.651	101.610	101.536	101.474
6.875	101.943	101.903	101.828	101.766
7.000	102.464	102.423	102.348	102.287
7.125	102.813	102.772	102.697	102.636
7.250	103.111	103.070	102.987	102.918
7.375	103.487	103.446	103.363	103.295
7.500	103.835	103.794	103.711	103.642
7.625	104.132	104.091	104.008	103.939

Alt Agency 20 Yr Fixed (AltA120)

Rate	15-Day	30-Day	45-Day	60-Day
5.750	99.423	99.359	99.260	99.178
5.875	99.950	99.886	99.787	99.705
6.000	100.455	100.390	100.291	100.209
6.125	100.916	100.852	100.752	100.670
6.250	100.820	100.748	100.640	100.551
6.375	101.395	101.323	101.215	101.127
6.500	101.826	101.754	101.646	101.557
6.625	102.090	102.018	101.910	101.821
6.750	101.714	101.643	101.552	101.477
6.875	101.982	101.911	101.819	101.744
7.000	102.484	102.413	102.322	102.246
7.125	102.823	102.752	102.661	102.586
7.250	102.862	102.829	102.754	102.692
7.375	103.284	103.250	103.175	103.114
7.500	103.672	103.638	103.564	103.502
7.625	104.015	103.981	103.906	103.845

Alt Agency 15 Yr Fixed (AltA115)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	100.711	100.676	100.621	100.575
6.125	101.068	101.034	100.978	100.932
6.250	101.218	101.190	101.131	101.082
6.375	101.637	101.610	101.550	101.502
6.500	102.050	102.023	101.963	101.914
6.625	102.180	102.152	102.093	102.044
6.750	102.369	102.335	102.267	102.211
6.875	102.538	102.503	102.435	102.379
7.000	102.929	102.894	102.826	102.770
7.125	103.197	103.163	103.095	103.039
7.250	103.223	103.113	102.955	102.825
7.375	103.493	103.383	103.225	103.095
7.500	103.749	103.639	103.481	103.352
7.625	103.987	103.877	103.719	103.589

Alt Agency 10 Yr Fixed (AltA110)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	101.301	101.253	101.180	101.120
6.125	101.654	101.606	101.533	101.473
6.250	101.377	101.336	101.271	101.218
6.375	101.804	101.762	101.698	101.645
6.500	102.212	102.170	102.106	102.053
6.625	102.362	102.321	102.256	102.203
6.750	102.504	102.470	102.402	102.346
6.875	102.673	102.638	102.570	102.514
7.000	103.064	103.029	102.961	102.905
7.125	103.332	103.298	103.230	103.174
7.250	103.358	103.248	103.090	102.960
7.375	103.628	103.518	103.360	103.230
7.500	103.884	103.774	103.616	103.487
7.625	104.122	104.012	103.854	103.724

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
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Effective: April 29, 2025

ALT AGENCY 2nd Home/ Investment HIGH BALANCE

Alt Agency 30 Yr Fixed High Bal (AltA101HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	96.856	96.774	96.625	96.502
5.625	97.464	97.383	97.233	97.110
5.750	97.778	97.696	97.547	97.424
5.875	98.296	98.223	98.081	97.965
6.000	99.104	99.030	98.889	98.773
6.125	99.628	99.554	99.413	99.297
6.250	99.852	99.778	99.637	99.520
6.375	100.273	100.199	100.058	99.942
6.500	100.890	100.816	100.675	100.559
6.625	101.120	101.046	100.905	100.789
6.750	101.197	101.123	100.982	100.865
6.875	101.539	101.465	101.324	101.208
7.000	102.109	102.035	101.894	101.777
7.125	102.397	102.316	102.175	102.058
7.250	101.795	101.705	101.547	101.417
7.375	102.388	102.298	102.141	102.011
7.500	102.566	102.477	102.319	102.189
7.625	102.614	102.524	102.366	102.236
7.750	102.378	102.267	102.126	102.010
7.875	102.596	102.485	102.344	102.228
8.000	102.307	102.197	102.056	101.940
8.125	102.511	102.400	102.259	102.143

Alt Agency 25 Yr Fixed High Bal (AltA125HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.500	94.916	94.834	94.685	94.562
5.625	95.491	95.409	95.260	95.137
5.750	95.805	95.724	95.574	95.451
5.875	96.327	96.253	96.112	95.996
6.000	97.159	97.085	96.944	96.828
6.125	97.683	97.609	97.468	97.352
6.250	97.907	97.833	97.692	97.575
6.375	98.328	98.254	98.113	97.997
6.500	98.945	98.871	98.730	98.614
6.625	99.160	99.086	98.945	98.828
6.750	99.245	99.171	99.030	98.914
6.875	99.579	99.505	99.364	99.248
7.000	100.147	100.073	99.932	99.816
7.125	100.436	100.355	100.214	100.097
7.250	99.835	99.745	99.588	99.458
7.375	100.429	100.340	100.182	100.052
7.500	100.609	100.520	100.362	100.232
7.625	100.657	100.568	100.410	100.280

Alt Agency 20 Yr Fixed High Bal (AltA120HB)

Rate	15-Day	30-Day	45-Day	60-Day
5.375	0.000	94.322	94.172	94.049
5.500	95.010	94.929	94.779	94.656
5.625	95.610	95.528	95.379	95.256
5.750	95.912	95.830	95.681	95.558
5.875	96.444	96.370	96.229	96.113
6.000	97.252	97.178	97.037	96.921
6.125	97.780	97.707	97.565	97.449
6.250	98.001	97.927	97.786	97.670
6.375	98.424	98.350	98.208	98.092
6.500	99.031	98.957	98.816	98.700
6.625	99.262	99.188	99.047	98.930
6.750	99.339	99.265	99.124	99.008
6.875	99.694	99.620	99.479	99.363
7.000	100.272	100.198	100.057	99.941
7.125	100.572	100.491	100.350	100.234
7.250	99.998	99.908	99.750	99.621
7.375	100.622	100.532	100.375	100.245
7.500	101.188	101.098	100.940	100.811
7.625	100.919	100.829	100.672	100.542

Alt Agency 15 Yr Fixed High Bal (AltA115HB)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	99.510	99.468	99.392	99.328
6.125	99.719	99.678	99.601	99.538
6.250	99.693	99.652	99.575	99.512
6.375	99.913	99.872	99.795	99.732
6.500	100.458	100.417	100.340	100.277
6.625	100.530	100.488	100.412	100.348
6.750	100.465	100.417	100.332	100.262
6.875	100.651	100.603	100.517	100.447
7.000	101.080	101.032	100.947	100.876
7.125	101.237	101.189	101.103	101.033
7.250	100.409	100.285	100.110	99.966
7.375	100.932	100.808	100.633	100.489
7.500	101.049	100.925	100.750	100.606
7.625	101.056	100.932	100.757	100.613

Alt Agency 10 Yr Fixed High Bal (AltA110HB)

Rate	15-Day	30-Day	45-Day	60-Day
6.000	98.879	98.837	98.761	98.698
6.125	99.090	99.049	98.972	98.909
6.250	99.071	99.030	98.953	98.890
6.375	99.303	99.261	99.185	99.121
6.500	99.851	99.810	99.733	99.670
6.625	99.925	99.884	99.807	99.744
6.750	99.877	99.829	99.744	99.674
6.875	100.082	100.033	99.948	99.877
7.000	100.521	100.472	100.387	100.317
7.125	100.688	100.640	100.554	100.484
7.250	99.885	99.761	99.586	99.441
7.375	100.434	100.310	100.135	99.991
7.500	101.095	100.971	100.796	100.652
7.625	100.618	100.494	100.318	100.174

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **April 29, 2025**

ALT Agency Loan Parameter Price Adjustments

Adjustments are to PRICE - Use all that apply. Adjustments are not representative of guidelines.

FICO/LTV Purchase Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
780+	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250		
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500		
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750		
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000		
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250		
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500		
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750		
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000		
<=639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625		

FICO/LTV Rate & Term Adjustments (Loan terms > 15 years)

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
780+	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500		
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750		
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125		
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500		
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750		
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125		
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375		
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875		
<=639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625		

FICO/LTV Cashout Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%					
780+	-0.375	-0.375	-0.625	-0.875					
760-779	-0.375	-0.375	-0.875	-1.250					
740-759	-0.375	-0.375	-1.000	-1.625					
720-739	-0.375	-0.500	-1.375	-2.000					
700-719	-0.375	-0.500	-1.625	-2.625					
680-699	-0.375	-0.625	-2.000	-2.875					
660-679	-0.375	-0.875	-2.750	-4.000					
640-659	-0.375	-1.375	-3.125	-4.625					
<=639	-0.375	-1.375	-3.375	-4.875					

Additional Agency Adjustments

	<=30%	30.01-60%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%		
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Condo (excludes detached)	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750		
Investment	-0.750	-0.750	-1.250	-1.750	-3.000	-3.875			
2nd Home	-0.750	-0.750	-1.250	-1.750	-3.000	-3.875	-3.875		
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
2-4 Unit	0.000	0.000	-0.375	-0.375					
Subordindate Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125		
High Balance Fixed Purchase/Rate & Term	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000		
High Balance ARM Purchase/Rate & Term	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500		
High Balance Fixed Cashout	-1.250	-1.250	-1.500	-1.500	-1.750				
High Balance ARM Cashout	-2.000	-2.000	-2.250	-2.250	-3.250				

LOAN AMOUNT **

Loan Amt $75,000 <= $100,000	-1.000
Loan Amt >$100,000 < = $249,999	0.250

MISCELLANEOUS

Texas Cash out	-1.000
HB 20YR & 25YR Term	-1.500
> 6 Financed Properties	-0.500
Escrow Waiver (Non-CA)	-0.250
State Adjustors: NC or WA	-0.375
FICO => 700 & LTV<= 80%	**0.300**

***Adjustment caps are only applicable to standard Agency Fixed/ARM and Subordinate Financing adjustments**

*****Minimum Loan Amount $75,000*****

******All loan level price adjustments are cumulative******

Max Final Price Including comp Cannot Exceed (4.00) for all Agency Programs

** Prices are indicative and subject to change without notice.*
** Please log into the portal to obtain live lock pricing.*
** Not all price adjustments are effective for all products. Please refer to the guide for complete eligibility rules.*
** Intended for use by mortgage professionals only and should not be distributed to borrowers, as defined by Section 226.2 of Regulation Z***

NC Floor Price	99.750

LENDER PAID MI

PROGRAMS	LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Alt Agency Amortization Term > 20 Years (Fixed)	<=85	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	85.01 - 90	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	90.01 - 95	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	95.01 - 97	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
Alt Agency Amortization Term ≤ 20 Years (Fixed)	<=85	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
	85.01 - 90	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
	90.01 - 95	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
	95.01 - 97	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610

LPMI (in addition to adjustments above)

		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate and Term Refinance		0.000	0.000	0.000	-0.005	-0.005	-0.011	-0.011	-0.011
Second Homes		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Employee Relocation Loans		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Manufactured Homes		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
3- 4 - Unit Property		-1.190	-1.190	-1.330	-1.750	-1.750	-2.630	-2.630	-2.630
> 45% DTI	95.01%-97% LTV	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	85% LTV & Below	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV & Below	0.030	0.030	0.030	0.030	0.040	0.040	0.040	0.040

Jet Advantage Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: April 29, 2025

CalHFA Pricing (California Only)

LINK FOR DAILY RATES AND HIGH BALANCE FEES: https://www.calhfa.ca.gov/apps/rates/

Loan must be APPROVED before requests will be reviewed. Lock Request Form must be filled out in it's entirety and submitted to lockdesk via e-mail. Once received, lockdesk will respond with today's rate and additional fees (for High Bal loans). AE/Broker must CONFIRM the rate by 2:00 PM PST in order to honor same day lock.

CalHFA Conv with MyHome only (C100)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP (C102)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP (C103)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv with MyHome only - HB (C106)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 2% ZIP - HB (C108)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv - CalPLUS with 3% ZIP - HB (C109)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only (F200)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP (F202)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA with MyHome only - HB (F206)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA FHA - CalPLUS with 2% ZIP - HB (F208)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA 30 Year Fixed (C101)

Fees:

- $1,995 UW Fee
- 2.000 % Max Borrower Paid Comp

CalHFA Conv DFA HB 30 Year Fixed (C107)

Fees:

- $1,995 UW Fee
- Daily High Balance Fee
- 2.000 % Max Borrower Paid Comp

Jet Advantage Mortgage

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DPA Pricing

DPA Plus - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	100.039	99.906	99.753
6.875	100.552	100.419	100.266
6.990	101.024	100.891	100.738
7.000	101.054	100.921	100.768
7.125	101.498	101.365	101.212
7.250	101.922	101.789	101.636
7.375	101.780	101.619	101.429
7.500	102.242	102.081	101.891
7.625	102.646	102.485	102.295
7.750	103.040	102.879	102.689
7.875	102.171	101.996	101.778
8.000	102.593	102.418	102.200
8.125	102.967	102.792	102.574
8.250	103.341	103.166	102.948

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA - (301_1st_DPA)			
Rate	15 Day	30 Day	45 Day
6.750	98.539	98.406	98.253
6.875	99.052	98.919	98.766
6.990	99.524	99.391	99.238
7.000	99.554	99.421	99.268
7.125	99.998	99.865	99.712
7.250	100.422	100.289	100.136
7.375	100.280	100.119	99.929
7.500	100.742	100.581	100.391
7.625	101.146	100.985	100.795
7.750	101.540	101.379	101.189
7.875	100.671	100.496	100.278
8.000	101.093	100.918	100.700
8.125	101.467	101.292	101.074
8.250	101.841	101.666	101.448

MaxOne features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

DPA Deluxe 5.0% - (301_1st_DPA_Plus)			
Rate	15 Day	30 Day	45 Day
6.750	99.289	99.156	99.003
6.875	99.802	99.669	99.516
6.990	100.274	100.141	99.988
7.000	100.304	100.171	100.018
7.125	100.748	100.615	100.462
7.250	101.172	101.039	100.886
7.375	101.030	100.869	100.679
7.500	101.492	101.331	101.141
7.625	101.896	101.735	101.545
7.750	102.290	102.129	101.939
7.875	101.421	101.246	101.028
8.000	101.843	101.668	101.450
8.125	102.217	102.042	101.824
8.250	102.591	102.416	102.198

MaxONE Plus features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA Plus HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	98.039	97.906	97.753
6.875	98.552	98.419	98.266
6.990	99.024	98.891	98.738
7.000	99.054	98.921	98.768
7.125	99.498	99.365	99.212
7.250	99.922	99.789	99.636
7.375	99.780	99.619	99.429
7.500	100.242	100.081	99.891
7.625	100.646	100.485	100.295
7.750	101.040	100.879	100.689
7.875	100.171	99.996	99.778
8.000	100.593	100.418	100.200
8.125	100.967	100.792	100.574
8.250	101.341	101.166	100.948

MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA HB - (301_1st_DPA_HB)			
Rate	15 Day	30 Day	45 Day
6.750	96.539	96.406	96.253
6.875	97.052	96.919	96.766
6.990	97.524	97.391	97.238
7.000	97.554	97.421	97.268
7.125	97.998	97.865	97.712
7.250	98.422	98.289	98.136
7.375	98.280	98.119	97.929
7.500	98.742	98.581	98.391
7.625	99.146	98.985	98.795
7.750	99.540	99.379	99.189
7.875	98.671	98.496	98.278
8.000	99.093	98.918	98.700
8.125	99.467	99.292	99.074
8.250	99.841	99.666	99.448

MaxOne HB features a 2nd lien that has an interest rate 0%, NO monthly payments are required.

DPA Deluxe 5.0% HB - (301_1st_DPA_Plus_HB)			
Rate	15 Day	30 Day	45 Day
6.750	97.289	97.156	97.003
6.875	97.802	97.669	97.516
6.990	98.274	98.141	97.988
7.000	98.304	98.171	98.018
7.125	98.748	98.615	98.462
7.250	99.172	99.039	98.886
7.375	99.030	98.869	98.679
7.500	99.492	99.331	99.141
7.625	99.896	99.735	99.545
7.750	100.290	100.129	99.939
7.875	99.421	99.246	99.028
8.000	99.843	99.668	99.450
8.125	100.217	100.042	99.824
8.250	100.591	100.416	100.198

MaxONE Plus HB features a 2nd lien that has an interest rate equal to the 1st lien note rate plus 2%, has a 10 year amortization, and monthly payments are required.

DPA LLPAs

FICO ≥680	**Manufactured Home**	
0.500	-0.250	
FICO 660 - 679	**2-Units**	
0.000	-0.250	
FICO 640 - 659	**2-1 Buydown**	
-0.500	-0.250	
FICO 620 - 639	**Kentucky**	
-1.000	-0.500	
DTI >50		**Floor Price**
-0.250		98.000

JET Advantage Mortgage

Jet Advantage Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: **April 29, 2025**

FHA Pricing

FHA 30 - 25 Year Fixed - (301 & 325)

Rate	15 Day	30 Day	45 Day
5.250	97.600	97.635	97.607
5.375	98.289	98.268	98.223
5.500	98.655	98.634	98.589
5.625	99.262	99.241	99.196
5.750	99.858	99.837	99.792
5.875	100.138	100.090	100.044
6.000	100.734	100.686	100.640
6.125	101.061	101.013	100.967
6.250	101.617	101.569	101.523
6.375	101.436	101.395	101.353
6.500	101.992	101.951	101.909
6.625	102.539	102.498	102.456
6.750	102.980	102.939	102.897
6.875	103.052	103.052	103.004
7.000	103.463	103.463	103.415
7.125	103.970	103.970	103.922
7.250	103.341	103.341	103.293

FHA 20 Year Fixed - (320)

Rate	15 Day	30 Day	45 Day
5.000	95.787	95.822	95.794
5.125	96.299	96.334	96.306
5.250	97.175	97.210	97.182
5.375	97.864	97.843	97.798
5.500	98.230	98.209	98.164
5.625	98.837	98.816	98.771
5.750	99.433	99.412	99.367
5.875	99.713	99.665	99.619
6.000	100.309	100.261	100.215
6.125	100.636	100.588	100.542
6.250	101.192	101.144	101.098
6.375	101.011	100.970	100.928
6.500	101.567	101.526	101.484
6.625	102.114	102.073	102.031
6.750	102.555	102.514	102.472

FHA 15 Year Fixed - (315)

Rate	15 Day	30 Day	45 Day
5.000	98.670	98.657	98.652
5.125	99.040	99.027	99.022
5.250	99.775	99.762	99.757
5.375	99.836	99.808	99.783
5.500	100.061	100.033	100.008
5.625	100.526	100.498	100.473
5.750	100.971	100.943	100.918
5.875	100.817	100.789	100.748
6.000	101.282	101.254	101.213

FHA 30 Year Fixed HB - (301HB)

Rate	15 Day	30 Day	45 Day
5.250	97.216	97.195	97.150
5.375	97.592	97.571	97.526
5.500	98.083	98.062	98.017
5.625	98.690	98.669	98.624
5.750	99.411	99.390	99.345
5.875	99.566	99.518	99.472
6.000	100.037	99.989	99.943
6.125	100.614	100.566	100.520
6.250	101.170	101.122	101.076
6.375	101.177	101.135	101.094
6.500	101.608	101.566	101.525
6.625	102.030	101.988	101.947
6.750	101.721	101.679	101.638
6.875	101.886	101.886	101.838
7.000	102.047	102.047	101.999
7.125	102.429	102.429	102.381
7.250	102.425	102.425	102.377

FHA 30 Year Fixed 2:1 Buydown - (301-BD)

Rate	15 Day	30 Day	45 Day
5.250	97.600	97.635	97.607
5.375	98.289	98.268	98.223
5.500	98.655	98.634	98.589
5.625	99.262	99.241	99.196
5.750	99.858	99.837	99.792
5.875	100.138	100.090	100.044
6.000	100.734	100.686	100.640
6.125	101.061	101.013	100.967
6.250	101.617	101.569	101.523
6.375	101.436	101.395	101.353
6.500	101.992	101.951	101.909
6.625	102.539	102.498	102.456
6.750	102.980	102.939	102.897
6.875	103.052	103.052	103.004
7.000	103.463	103.463	103.415
7.125	103.970	103.970	103.922
7.250	103.341	103.341	103.293

FHA 30 Year Fixed HB 2:1 Buydown - (301 HB-BD)

Rate	15 Day	30 Day	45 Day
5.250	97.216	97.195	97.150
5.375	97.592	97.571	97.526
5.500	98.083	98.062	98.017
5.625	98.690	98.669	98.624
5.750	99.411	99.390	99.345
5.875	99.566	99.518	99.472
6.000	100.037	99.989	99.943
6.125	100.614	100.566	100.520
6.250	101.170	101.122	101.076
6.375	101.177	101.135	101.094
6.500	101.608	101.566	101.525
6.625	102.030	101.988	101.947
6.750	101.721	101.679	101.638
6.875	101.886	101.886	101.838
7.000	102.047	102.047	101.999
7.125	102.429	102.429	102.381
7.250	102.425	102.425	102.377

FHA 30 Year Fixed 1:0 Buydown - (301-BD10)

Rate	15 Day	30 Day	45 Day
5.250	97.600	97.635	97.607
5.375	98.289	98.268	98.223
5.500	98.655	98.634	98.589
5.625	99.262	99.241	99.196
5.750	99.858	99.837	99.792
5.875	100.138	100.090	100.044
6.000	100.734	100.686	100.640
6.125	101.061	101.013	100.967
6.250	101.617	101.569	101.523
6.375	101.436	101.395	101.353
6.500	101.992	101.951	101.909
6.625	102.539	102.498	102.456
6.750	102.980	102.939	102.897
6.875	103.052	103.052	103.004
7.000	103.463	103.463	103.415
7.125	103.970	103.970	103.922
7.250	103.341	103.341	103.293

FHA 30 Year Fixed HB 1:0 Buydown - (301 HB-BD10)

Rate	15 Day	30 Day	45 Day
5.250	97.216	97.195	97.150
5.375	97.592	97.571	97.526
5.500	98.083	98.062	98.017
5.625	98.690	98.669	98.624
5.750	99.411	99.390	99.345
5.875	99.566	99.518	99.472
6.000	100.037	99.989	99.943
6.125	100.614	100.566	100.520
6.250	101.170	101.122	101.076
6.375	101.177	101.135	101.094
6.500	101.608	101.566	101.525
6.625	102.030	101.988	101.947
6.750	101.721	101.679	101.638
6.875	101.886	101.886	101.838
7.000	102.047	102.047	101.999
7.125	102.429	102.429	102.381
7.250	102.425	102.425	102.377

LLPAs

FICO ≥700	0.375
FICO 680-699	0.250
FICO 660-679	0.250
FICO 640-659	0.000
FICO 620-639	-0.250
FICO 600-619	-0.750
FICO 580-599	-1.500
FICO 550-579	-3.000
No FICO Score	-3.000
Loan Amount >=$100,000 <=$249,999	0.250
VA Loan Amount >$950K	-0.625
Loan Amount <$100,000	-0.375
VA Cashout >90% LTV	-3.00
Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250
Manufactured Home (Streamline/IRRRL)	-1.250
Select (FICO ≥680 & ≥$250,000 & N/A on DPAs)	0.350
60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
NC Floor Price	99.750

Jet Advantage Mortgage

19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: April 29, 2025

VA & USDA Pricing

VA 30 - 25 Year Fixed (401 & 425)			
Rate	15 Day	30 Day	45 Day
5.250	97.495	97.530	97.502
5.375	98.059	98.038	97.993
5.500	98.550	98.529	98.484
5.625	99.032	99.011	98.966
5.750	99.753	99.732	99.687
5.875	99.783	99.735	99.689
6.000	100.379	100.331	100.285
6.125	100.956	100.908	100.862
6.250	101.137	101.089	101.043
6.375	100.956	100.915	100.873
6.500	101.512	101.471	101.429
6.625	101.934	101.893	101.851
6.750	102.000	101.959	101.917
6.875	102.197	102.197	102.149
7.000	102.608	102.608	102.560
7.125	102.865	102.865	102.817
7.250	102.986	102.986	102.938

VA 20 Year Fixed - (420)			
Rate	15 Day	30 Day	45 Day
5.000	95.432	95.467	95.439
5.125	95.944	95.979	95.951
5.250	97.070	97.105	97.077
5.375	97.634	97.613	97.568
5.500	98.125	98.104	98.059
5.625	98.607	98.586	98.541
5.750	99.328	99.307	99.262
5.875	99.358	99.310	99.264
6.000	99.954	99.906	99.860
6.125	100.531	100.483	100.437
6.250	100.712	100.664	100.618
6.375	100.531	100.490	100.448
6.500	101.087	101.046	101.004
6.625	101.509	101.468	101.426
6.750	101.575	101.534	101.492

VA 15 Year Fixed - (415)			
Rate	15 Day	30 Day	45 Day
5.000	98.315	98.302	98.297
5.125	98.685	98.672	98.667
5.250	99.670	99.657	99.652
5.375	99.606	99.578	99.553
5.500	99.956	99.928	99.903
5.625	100.296	100.268	100.243
5.750	100.866	100.838	100.813
5.875	100.462	100.434	100.393
6.000	100.927	100.899	100.858

VA 30 Year Fixed HB - (401HB)			
Rate	15 Day	30 Day	45 Day
5.250	96.811	96.790	96.745
5.375	97.062	97.041	96.996
5.500	97.553	97.532	97.487
5.625	98.160	98.139	98.094
5.750	99.256	99.235	99.190
5.875	99.161	99.113	99.067
6.000	99.632	99.584	99.538
6.125	100.209	100.161	100.115
6.250	100.515	100.467	100.421
6.375	100.522	100.480	100.439
6.500	100.953	100.911	100.870
6.625	101.375	101.333	101.292
6.750	101.066	101.024	100.983
6.875	101.231	101.231	101.183
7.000	101.642	101.642	101.594
7.125	101.899	101.899	101.851
7.250	101.770	101.770	101.722

VA 30 Year Fixed 2:1 Buydown - (401-BD)			
Rate	15 Day	30 Day	45 Day
5.250	97.495	97.530	97.502
5.375	98.059	98.038	97.993
5.500	98.550	98.529	98.484
5.625	99.032	99.011	98.966
5.750	99.753	99.732	99.687
5.875	99.783	99.735	99.689
6.000	100.379	100.331	100.285
6.125	100.956	100.908	100.862
6.250	101.137	101.089	101.043
6.375	100.956	100.915	100.873
6.500	101.512	101.471	101.429
6.625	101.934	101.893	101.851
6.750	102.000	101.959	101.917
6.875	102.197	102.197	102.149
7.000	102.608	102.608	102.560
7.125	102.865	102.865	102.817
7.250	102.986	102.986	102.938

VA HB 30 Year Fixed 2:1 Buydown - (401HB-BD)			
Rate	15 Day	30 Day	45 Day
5.250	96.811	96.790	96.745
5.375	97.062	97.041	96.996
5.500	97.553	97.532	97.487
5.625	98.160	98.139	98.094
5.750	99.256	99.235	99.190
5.875	99.161	99.113	99.067
6.000	99.632	99.584	99.538
6.125	100.209	100.161	100.115
6.250	100.515	100.467	100.421
6.375	100.522	100.480	100.439
6.500	100.953	100.911	100.870
6.625	101.375	101.333	101.292
6.750	101.066	101.024	100.983
6.875	101.231	101.231	101.183
7.000	101.642	101.642	101.594
7.125	101.899	101.899	101.851
7.250	101.770	101.770	101.722

VA 30 Year Fixed 1:0 Buydown - (401-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	97.495	97.530	97.502
5.375	98.059	98.038	97.993
5.500	98.550	98.529	98.484
5.625	99.032	99.011	98.966
5.750	99.753	99.732	99.687
5.875	99.783	99.735	99.689
6.000	100.379	100.331	100.285
6.125	100.956	100.908	100.862
6.250	101.137	101.089	101.043
6.375	100.956	100.915	100.873
6.500	101.512	101.471	101.429
6.625	101.934	101.893	101.851
6.750	102.000	101.959	101.917
6.875	102.197	102.197	102.149
7.000	102.608	102.608	102.560
7.125	102.865	102.865	102.817
7.250	102.986	102.986	102.938

VA HB 30 Year Fixed 1:0 Buydown - (401HB-BD10)			
Rate	15 Day	30 Day	45 Day
5.250	96.811	96.790	96.745
5.375	97.062	97.041	96.996
5.500	97.553	97.532	97.487
5.625	98.160	98.139	98.094
5.750	99.256	99.235	99.190
5.875	99.161	99.113	99.067
6.000	99.632	99.584	99.538
6.125	100.209	100.161	100.115
6.250	100.515	100.467	100.421
6.375	100.522	100.480	100.439
6.500	100.953	100.911	100.870
6.625	101.375	101.333	101.292
6.750	101.066	101.024	100.983
6.875	101.231	101.231	101.183
7.000	101.642	101.642	101.594
7.125	101.899	101.899	101.851
7.250	101.770	101.770	101.722

USDA 30 - 25 Year Fixed - (501)			
Rate	15 Day	30 Day	45 Day
5.250	97.525	97.560	97.532
5.375	98.089	98.068	98.023
5.500	98.580	98.559	98.514
5.625	99.062	99.041	98.996
5.750	99.783	99.762	99.717
5.875	99.813	99.765	99.719
6.000	100.409	100.361	100.315
6.125	100.986	100.938	100.892
6.250	101.167	101.119	101.073
6.375	100.986	100.945	100.903
6.500	101.542	101.501	101.459
6.625	101.964	101.923	101.881
6.750	102.030	101.989	101.947
6.875	102.227	102.227	102.179
7.000	102.638	102.638	102.590
7.125	102.895	102.895	102.847
7.250	103.016	103.016	102.968

LLPAs

FICO ≥700	**FICO 600-619**	**VA Loan Amount >$950K**	**Select (FICO ≥680 & ≥$250,000 & N/A on DPAs)**
0.375	-0.750	-0.625	0.350
FICO 680-699	**FICO 580-599**	**Loan Amount <$100,000**	**60 Day Lock (From 45 Day Price)**
0.250	-1.500	-0.375	-0.500
FICO 660-679	**FICO 550-579**	**VA Cashout >90% LTV**	**3-4 Units**
0.250	-3.000	-3.00	-0.500
FICO 640-659	**No FICO Score**	**Manufactured Home (Purchase/Rate-Term/Cashout)**	**NC Floor Price**
0.000	-3.000	-1.250	99.750
FICO 620-639	**Loan Amount >=$100,000 <=$249,999**	**Manufactured Home (Streamline/IRRRL)**	
-0.250	0.250	-1.250	

Jet Advantage Mortgage

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Effective: April 29, 2025

FHA Streamline & VA IRRRL Pricing

FHA Streamline 30 - 25 Year Fixed - (301SL & 325SL)

Rate	15 Day	30 Day	45 Day
4.750	94.805	94.840	94.859
4.875	95.566	95.601	95.573
5.000	96.212	96.247	96.219
5.125	96.724	96.759	96.731
5.250	97.600	97.635	97.607
5.375	98.289	98.268	98.223
5.500	98.655	98.634	98.589
5.625	99.262	99.241	99.196
5.750	99.858	99.837	99.792
5.875	100.138	100.090	100.044
6.000	100.734	100.686	100.640
6.125	101.061	101.013	100.967
6.250	101.617	101.569	101.523
6.375	101.436	101.395	101.353
6.500	101.992	101.951	101.909
6.625	102.539	102.498	102.456
6.750	102.980	102.939	102.897

FHA Streamline 20 Year Fixed - (320SL)

Rate	15 Day	30 Day	45 Day
5.375	97.739	97.718	97.673
5.500	98.105	98.084	98.039
5.625	98.712	98.691	98.646
5.750	99.308	99.287	99.242
5.875	99.588	99.540	99.494
6.000	100.184	100.136	100.090
6.125	100.511	100.463	100.417
6.250	101.067	101.019	100.973
6.375	100.886	100.845	100.803
6.500	101.442	101.401	101.359
6.625	101.989	101.948	101.906
6.750	102.430	102.389	102.347
6.875	102.502	102.502	102.454
7.000	102.913	102.913	102.865
7.125	103.420	103.420	103.372

FHA Streamline 15 Year Fixed - (315SL)

Rate	15 Day	30 Day	45 Day
5.000	98.545	98.532	98.527
5.125	98.915	98.902	98.897
5.250	99.650	99.637	99.632
5.375	99.711	99.683	99.658
5.500	99.936	99.908	99.883
5.625	100.401	100.373	100.348
5.750	100.846	100.818	100.793
5.875	100.692	100.664	100.623
6.000	101.157	101.129	101.088

FHA Streamline 30 Year Fixed HB - (301SLHB)

Rate	15 Day	30 Day	45 Day
5.250	97.091	97.070	97.025
5.375	97.467	97.446	97.401
5.500	97.958	97.937	97.892
5.625	98.565	98.544	98.499
5.750	99.286	99.265	99.220
5.875	99.441	99.393	99.347
6.000	99.912	99.864	99.818
6.125	100.489	100.441	100.395
6.250	101.045	100.997	100.951
6.375	101.052	101.010	100.969
6.500	101.483	101.441	101.400
6.625	101.905	101.863	101.822
6.750	101.596	101.554	101.513
6.875	101.761	101.761	101.713
7.000	101.922	101.922	101.874
7.125	102.304	102.304	102.256
7.250	102.300	102.300	102.252

VA IRRRL 30 - 25 Year Fixed (401RL & 425RL)

Rate	15 Day	30 Day	45 Day
4.750	94.575	94.610	94.629
4.875	95.211	95.246	95.218
5.000	95.857	95.892	95.864
5.125	96.369	96.404	96.376
5.250	97.495	97.530	97.502
5.375	98.059	98.038	97.993
5.500	98.550	98.529	98.484
5.625	99.032	99.011	98.966
5.750	99.753	99.732	99.687
5.875	99.783	99.735	99.689
6.000	100.379	100.331	100.285
6.125	100.956	100.908	100.862
6.250	101.137	101.089	101.043
6.375	100.956	100.915	100.873
6.500	101.512	101.471	101.429
6.625	101.934	101.893	101.851
6.750	102.000	101.959	101.917

VA IRRRL 20 Year Fixed - (420IRL)

Rate	15 Day	30 Day	45 Day
5.375	97.509	97.488	97.443
5.500	98.000	97.979	97.934
5.625	98.482	98.461	98.416
5.750	99.203	99.182	99.137
5.875	99.233	99.185	99.139
6.000	99.829	99.781	99.735
6.125	100.406	100.358	100.312
6.250	100.587	100.539	100.493
6.375	100.406	100.365	100.323
6.500	100.962	100.921	100.879
6.625	101.384	101.343	101.301
6.750	101.450	101.409	101.367
6.875	101.647	101.647	101.599
7.000	102.058	102.058	102.010
7.125	102.315	102.315	102.267

VA IRRRL 15 Year Fixed - (415RL)

Rate	15 Day	30 Day	45 Day
5.000	98.190	98.177	98.172
5.125	98.560	98.547	98.542
5.250	99.545	99.532	99.527
5.375	99.481	99.453	99.428
5.500	99.831	99.803	99.778
5.625	100.171	100.143	100.118
5.750	100.741	100.713	100.688
5.875	100.337	100.309	100.268
6.000	100.802	100.774	100.733

VA IRRRL 30 Year Fixed HB - (401RLHB)

Rate	15 Day	30 Day	45 Day
5.250	96.686	96.665	96.620
5.375	96.937	96.916	96.871
5.500	97.428	97.407	97.362
5.625	98.035	98.014	97.969
5.750	99.131	99.110	99.065
5.875	99.036	98.988	98.942
6.000	99.507	99.459	99.413
6.125	100.084	100.036	99.990
6.250	100.390	100.342	100.296
6.375	100.397	100.355	100.314
6.500	100.828	100.786	100.745
6.625	101.250	101.208	101.167
6.750	100.941	100.899	100.858
6.875	101.106	101.106	101.058
7.000	101.517	101.517	101.469
7.125	101.774	101.774	101.726
7.250	101.645	101.645	101.597

LLPAs

FICO ≥700	0.375
FICO 680-699	0.250
FICO 660-679	0.250
FICO 640-659	0.000
FICO 620-639	-0.500
FICO 600-619	-1.000
FICO 580-599	-1.750
FICO 550-579	-3.000
No FICO Score	-3.000
Loan Amount >=$100,000 <=$249,999	0.250
VA Loan Amount >$950K	-1.000
Loan Amount <$100,000	-0.375
VA Cashout >90% LTV	-3.00
Manufactured Home (Purchase/Rate-Term/Cashout)	-1.250
Manufactured Home (Streamline/IRRRL)	-1.250
Select (FICO ≥680 & ≥$250,000 & N/A on DPAs)	0.350
60 Day Lock (From 45 Day Price)	-0.500
3-4 Units	-0.500
VA IRRRL >100% CLTV	-1.000
NC Floor Price	99.750

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Tuesday, April 29, 2025

Jumbo Pricing

J30	Jumbo 30 Year Fixed - (901DI)			
Note Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.375	99.113	99.020	98.832	98.645
6.500	99.459	99.366	99.178	98.991
6.625	99.817	99.723	99.536	99.348
6.750	100.111	100.017	99.830	99.642
6.875	100.355	100.261	100.073	99.886
7.000	100.598	100.504	100.317	100.129
7.125	100.839	100.746	100.558	100.371
7.250	101.066	100.972	100.784	100.597
7.375	101.313	101.219	101.032	100.844
7.500	101.547	101.453	101.266	101.078
7.625	101.768	101.675	101.487	101.300
7.750	101.964	101.871	101.683	101.496
7.875	102.115	102.021	101.834	101.646
8.000	102.249	102.155	101.968	101.780
8.125	102.383	102.289	102.102	101.914
8.250	102.517	102.423	102.236	102.048
8.375	102.651	102.557	102.370	102.182
8.500	102.785	102.691	102.504	102.316
8.625	102.919	102.825	102.638	102.450

J106	Jumbo 10/6 ARM - (9106DI)			
Rate	15 DAY	30 DAY	45 DAY	60 DAY
6.250	96.322	96.228	96.040	95.853
6.375	96.777	96.683	96.495	96.308
6.500	97.236	97.142	96.955	96.767
6.625	97.693	97.599	97.412	97.224
6.750	98.154	98.060	97.873	97.685
6.875	98.616	98.522	98.335	98.147
7.000	99.079	98.985	98.797	98.610
7.125	99.538	99.445	99.257	99.070
7.250	100.003	99.909	99.721	99.534
7.375	100.468	100.374	100.186	99.999
7.500	100.930	100.836	100.648	100.461
7.625	101.396	101.302	101.115	100.927
7.750	101.863	101.769	101.582	101.394
7.875	102.331	102.237	102.049	101.862
8.000	102.795	102.701	102.514	102.326

Loan Level Price Adjustments (LLPAs)	CLTV						
FICO	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	0.850	0.800	0.750	0.650	0.450	-3.000	-4.300
FICO 760 - 799	0.750	0.700	0.650	0.550	0.200	-3.500	-5.050
FICO 740 - 759	0.650	0.600	0.500	0.400	0.050	-4.000	-5.600
FICO 720 - 739	0.450	0.400	0.350	0.000	-0.500	-4.350	-5.900
FICO 700 - 719	-0.050	-0.150	-0.350	-0.500	-1.250	-5.000	-6.750
FICO 680 - 699	-1.250	-1.500	-1.750	-2.750	-3.250	-6.250	-7.750
FICO 660 - 679	-1.750	-2.000	-2.250	-3.500	-4.500		
Other Adjusters	**<= 60%**	**60.01 - 65%**	**65.01 - 70%**	**70.01 - 75%**	**75.01 - 80%**	**80.01 - 85%**	**85.01 - 90%**
Investment Property	-1.250	-1.500	-2.000	-2.500	-3.000		
Purchase	0.500	0.375	0.250	0.125	0.000	0.000	0.000
Cashout Refinance	-0.375	-0.500	-0.750	-1.000	-1.250		
Second Home	-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
Condo (LR and HR)	0.050	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit	0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Self-Employed	0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

ARM Notes	
Margin:	2.75%
Floor:	2.75%
Caps:	5/1/5
Index:	SOFR

NC Floor Price
99.750

Maximum Net Price
102.000

Must be Conditionally Approved to lock

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Tuesday, April 29, 2025

Jumbo Pro Pricing

Jumbo Pro 30 Year Fixed - (901SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.262	96.153	95.981	95.762
5.875	96.698	96.589	96.417	96.198
6.000	97.133	97.024	96.852	96.633
6.125	97.332	97.223	97.051	96.832
6.250	97.531	97.422	97.250	97.031
6.375	98.073	97.964	97.792	97.573
6.500	98.614	98.505	98.333	98.114
6.625	99.030	98.921	98.749	98.530
6.750	99.446	99.336	99.164	98.946
6.875	99.614	99.504	99.333	99.114
7.000	99.782	99.673	99.501	99.282
7.125	99.926	99.817	99.645	99.426
7.250	100.069	99.960	99.788	99.569
7.375	100.190	100.080	99.909	99.690
7.500	100.310	100.201	100.029	99.810
7.625	100.601	100.492	100.320	100.101
7.750	100.892	100.782	100.610	100.392
7.875	100.902	100.793	100.621	100.402
8.000	101.005	100.896	100.724	100.505

Jumbo Pro 30 Year Fixed 2:1 Buydown - (901SP-BD)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.262	96.153	95.981	95.762
5.875	96.698	96.589	96.417	96.198
6.000	97.133	97.024	96.852	96.633
6.125	97.332	97.223	97.051	96.832
6.250	97.531	97.422	97.250	97.031
6.375	98.073	97.964	97.792	97.573
6.500	98.614	98.505	98.333	98.114
6.625	99.030	98.921	98.749	98.530
6.750	99.446	99.336	99.164	98.946
6.875	99.614	99.504	99.333	99.114
7.000	99.782	99.673	99.501	99.282
7.125	99.926	99.817	99.645	99.426
7.250	100.069	99.960	99.788	99.569
7.375	100.190	100.080	99.909	99.690
7.500	100.310	100.201	100.029	99.810
7.625	100.601	100.492	100.320	100.101
7.750	100.892	100.782	100.610	100.392
7.875	100.902	100.793	100.621	100.402
8.000	101.005	100.896	100.724	100.505

Jumbo Pro 30 Year Fixed 1:0 Buydown - (901SP-BD10)

Rate	15 Day	30 Day	45 Day	60 Day
5.750	96.262	96.153	95.981	95.762
5.875	96.698	96.589	96.417	96.198
6.000	97.133	97.024	96.852	96.633
6.125	97.332	97.223	97.051	96.832
6.250	97.531	97.422	97.250	97.031
6.375	98.073	97.964	97.792	97.573
6.500	98.614	98.505	98.333	98.114
6.625	99.030	98.921	98.749	98.530
6.750	99.446	99.336	99.164	98.946
6.875	99.614	99.504	99.333	99.114
7.000	99.782	99.673	99.501	99.282
7.125	99.926	99.817	99.645	99.426
7.250	100.069	99.960	99.788	99.569
7.375	100.190	100.080	99.909	99.690
7.500	100.310	100.201	100.029	99.810
7.625	100.601	100.492	100.320	100.101
7.750	100.892	100.782	100.610	100.392
7.875	100.902	100.793	100.621	100.402
8.000	101.005	100.896	100.724	100.505

Jumbo Pro 15 Year Fixed - (915SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.500	N/A	N/A	N/A	N/A
5.625	N/A	N/A	N/A	N/A
5.750	N/A	N/A	N/A	N/A
5.875	N/A	N/A	N/A	N/A
6.000	98.403	98.293	98.122	97.903
6.125	98.742	98.632	98.461	98.242
6.250	99.081	98.972	98.800	98.581
6.375	99.528	99.419	99.247	99.028
6.500	99.975	99.866	99.694	99.475
6.625	100.293	100.184	100.012	99.793
6.750	100.612	100.502	100.331	100.112

Jumbo Pro 10/6 ARM - (9106SP)

Rate	15 Day	30 Day	45 Day	60 Day
5.250	N/A	N/A	N/A	N/A
5.375	N/A	N/A	N/A	N/A
5.500	N/A	N/A	N/A	N/A
5.625	N/A	N/A	N/A	N/A
5.750	97.161	97.051	96.879	96.661
5.875	97.308	97.199	97.027	96.808
6.000	97.456	97.346	97.174	96.956
6.125	97.688	97.578	97.406	97.188
6.250	97.892	97.782	97.610	97.392
6.375	97.971	97.862	97.690	97.471
6.500	98.051	97.942	97.770	97.551
6.625	98.098	97.989	97.817	97.598
6.750	98.146	98.036	97.865	97.646
6.875	98.185	98.076	97.904	97.685
7.000	98.224	98.115	97.943	97.724

Loan Level Price Adjustments (LLPAs)

Fixed Rates	CLTV <= 60	CLTV 60.01 - 65.00	CLTV 65.01 - 70.00	CLTV 70.01 - 75.00	CLTV 75.01 - 80.00	CLTV 80.01 - 85.00	CLTV 85.01 - 90.00
FICO >= 800	0.500	0.500	0.500	0.500	0.375		
FICO 780-799	0.500	0.500	0.375	0.375	0.250		
FICO 760-779	0.500	0.375	0.375	0.250	0.125		
FICO 740-759	0.375	0.250	0.125	0.000	0.000		
FICO 720-739	0.250	0.125	0.000	0.000	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
ARMS	**CLTV <= 60**	**CLTV 60.01 - 65.00**	**CLTV 65.01 - 70.00**	**CLTV 70.01 - 75.00**	**CLTV 75.01 - 80.00**	**CLTV 80.01 - 85.00**	**CLTV 85.01 - 90.00**
FICO >= 800	0.375	0.375	0.250	0.250	0.125		
FICO 780-799	0.375	0.250	0.250	0.250	0.125		
FICO 760-779	0.250	0.250	0.250	0.125	0.000		
FICO 740-759	0.125	0.125	0.000	-0.125	-0.125		
FICO 720-739	0.125	0.000	-0.125	-0.125	-0.375		
FICO 700-719	0.000	-0.125	-0.250	-0.500	-1.000		
FICO 680-699	-0.375	-0.500	-1.250	-1.500	-2.000		
FICO 660-679	-1.125	-1.375	-1.500	-2.500	-3.000		
Other Adjusters	**CLTV <= 60**	**CLTV 60.01 - 65.00**	**CLTV 65.01 - 70.00**	**CLTV 70.01 - 75.00**	**CLTV 75.01 - 80.00**	**CLTV 80.01 - 85.00**	**CLTV 85.01 - 90.00**
Purchase	0.750	0.625	0.500	0.375	0.250		
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000		
Cash Out Refi	-0.125	-0.250	-0.375	-0.750	-1.000		
2nd Home	-0.750	-0.750	-0.750	-1.000	-1.000		
Non-Owner	-0.750	-1.250	-2.000				
Condo	0.000	0.000	-0.125	-0.250	-0.500		
2 Units	0.000	0.000	-0.250	-0.625	-1.125		
3-4 Units	-0.250	-0.375	-0.625				
UPB > $1.5MM	0.000	0.000	0.000	0.000	0.000		
Self Employed	0.000	0.000	-0.250	-0.250	-0.250		

NC Floor Price	Maximum Net Price
99.750	102.000

Must be Conditionally Approved to lock

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Tuesday, April 29, 2025

Jumbo Elite Pricing

Jumbo Elite 30 Year Fixed - (901EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.642	97.517	97.392	97.204
6.125	98.057	97.932	97.807	97.620
6.250	98.463	98.338	98.213	98.026
6.375	98.822	98.697	98.572	98.385
6.500	99.150	99.025	98.900	98.712
6.625	99.436	99.311	99.186	98.998
6.750	99.732	99.607	99.482	99.295
6.875	100.030	99.905	99.780	99.592
7.000	100.239	100.114	99.989	99.801
7.125	100.505	100.380	100.255	100.067
7.250	100.755	100.630	100.505	100.317
7.375	101.005	100.880	100.755	100.568
7.500	101.173	101.048	100.923	100.736
7.625	101.393	101.268	101.143	100.956
7.750	101.598	101.473	101.348	101.160
7.875	101.787	101.662	101.537	101.350
8.000	102.079	101.954	101.829	101.642
8.125	102.390	102.265	102.140	101.952
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo Elite 30 Year Fixed 2:1 Buydown - (901EM-BD)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo Elite 30 Year Fixed 1:0 Buydown - (901EM-BD10)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	N/A	N/A	N/A	N/A
6.125	N/A	N/A	N/A	N/A
6.250	N/A	N/A	N/A	N/A
6.375	N/A	N/A	N/A	N/A
6.500	N/A	N/A	N/A	N/A
6.625	N/A	N/A	N/A	N/A
6.750	N/A	N/A	N/A	N/A
6.875	N/A	N/A	N/A	N/A
7.000	N/A	N/A	N/A	N/A
7.125	N/A	N/A	N/A	N/A
7.250	N/A	N/A	N/A	N/A
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo Elite 30 Year Fixed Interest Only - (901EM-IO)

Rate	15 Day	30 Day	45 Day	60 Day
6.000	97.642	97.517	97.392	97.204
6.125	98.057	97.932	97.807	97.620
6.250	98.463	98.338	98.213	98.026
6.375	98.822	98.697	98.572	98.385
6.500	99.150	99.025	98.900	98.712
6.625	99.436	99.311	99.186	98.998
6.750	99.732	99.607	99.482	99.295
6.875	100.030	99.905	99.780	99.592
7.000	100.239	100.114	99.989	99.801
7.125	100.505	100.380	100.255	100.067
7.250	100.755	100.630	100.505	100.317
7.375	101.005	100.880	100.755	100.568
7.500	101.173	101.048	100.923	100.736
7.625	101.393	101.268	101.143	100.956
7.750	101.598	101.473	101.348	101.160
7.875	101.787	101.662	101.537	101.350
8.000	102.079	101.954	101.829	101.642
8.125	102.390	102.265	102.140	101.952
8.250	N/A	N/A	N/A	N/A
8.375	N/A	N/A	N/A	N/A
8.500	N/A	N/A	N/A	N/A
8.625	N/A	N/A	N/A	N/A

Jumbo Elite 15 Year Fixed - (915EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.500	98.991	98.866	98.741	98.554
6.625	99.333	99.208	99.083	98.896
6.750	99.664	99.539	99.414	99.226
6.875	99.971	99.846	99.721	99.534
7.000	100.243	100.118	99.993	99.806
7.125	100.497	100.372	100.247	100.060
7.250	100.699	100.574	100.449	100.261
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A

Jumbo Elite 10/6 ARM - (9106EM)

Rate	15 Day	30 Day	45 Day	60 Day
6.500	98.056	97.931	97.806	97.619
6.625	98.472	98.347	98.222	98.034
6.750	98.779	98.654	98.529	98.342
6.875	99.082	98.957	98.832	98.645
7.000	99.415	99.290	99.165	98.977
7.125	99.699	99.574	99.449	99.262
7.250	99.918	99.793	99.668	99.480
7.375	N/A	N/A	N/A	N/A
7.500	N/A	N/A	N/A	N/A
7.625	N/A	N/A	N/A	N/A
7.750	N/A	N/A	N/A	N/A
7.875	N/A	N/A	N/A	N/A
8.000	N/A	N/A	N/A	N/A
8.125	N/A	N/A	N/A	N/A
8.250	N/A	N/A	N/A	N/A

Loan Level Price Adjustments (LLPAs)

FICO	CLTV 0.00-55.00	CLTV 55.01-60.00	CLTV 60.01-65.00	CLTV 65.01-70.00	CLTV 70.01-75.00	CLTV 75.01-80.00	CLTV 80.01-85.00	CLTV 85.01-90.00
660-679	0.000000	-0.500000	-1.000000	-1.500000	-2.250000	-3.000000		
680-699	0.125000	0.000000	0.000000	-0.750000	-1.500000	-2.000000	-2.250000	-2.875000
700-719	0.375000	0.250000	0.000000	0.000000	-0.500000	-1.000000	-1.625000	-2.250000
720-739	0.625000	0.500000	0.375000	0.000000	0.000000	-0.500000	-1.000000	-2.000000
740-759	0.750000	0.750000	0.625000	0.375000	0.000000	0.000000	-0.750000	-1.750000
760-779	0.875000	0.875000	0.750000	0.500000	0.250000	0.000000	-0.500000	-1.500000
780-850	1.000000	0.875000	0.875000	0.625000	0.375000	0.125000	-0.500000	-1.000000
Other Adjusters	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**CLTV 60.01-65.00**	**CLTV 65.01-70.00**	**CLTV 70.01-75.00**	**CLTV 75.01-80.00**	**CLTV 80.01-85.00**	**CLTV 85.01-90.00**
MI Source Type							0.000000	0.000000
Interest Only	-0.500000	-0.500000	-1.000000	-1.000000	-1.500000	-1.500000		
Investment Property	-0.250000	-0.500000	-0.500000	-0.750000	-1.000000	-1.500000	N/A	N/A
Second Home	0.000000	0.000000	-0.250000	-0.250000	-0.500000	-0.500000	-1.750000	-1.750000
Cash-Out/Debt Consolidation	0.000000	-0.125000	-0.125000	-0.375000	-0.750000	-1.000000	-1.000000	-1.500000
Cash-Out/Home Improvement	0.000000	-0.125000	-0.125000	-0.375000	-0.750000	-1.000000	-1.000000	-1.500000
Cash-Out/Other	0.000000	-0.125000	-0.125000	-0.375000	-0.750000	-1.000000	-1.000000	-1.500000
Purchase	0.250000	0.250000	0.250000	0.250000	0.250000	0.250000	0.000000	0.000000
Self Employed	**CLTV 0.00-55.00**	**CLTV 55.01-60.00**	**CLTV 60.01-65.00**	**CLTV 65.01-70.00**	**CLTV 70.01-75.00**	**CLTV 75.01-80.00**	**CLTV 80.01-85.00**	**CLTV 85.01-90.00**
660-679	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000		
680-699	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000	-0.500000
700-719	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000	-0.250000
720-739	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000
740-759	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000	-0.125000
760-779	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
780-850	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

NC Floor Price	Maximum Net Price
99.750	101.500

Must be Conditionally Approved to lock

Jet Advantage Mortgage
19000 MacArthur Blvd, Suite 200
Irvine, CA 92612

Effective: Tuesday, April 29, 2025

Jumbo Preferred Pricing

Jumbo Preferred 30 YR Fixed - (901)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Preferred 30 YR Fixed 2:1 Buydown - (901-BD)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Preferred 30 YR Fixed 1:0 Buydown - (901-BD10)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	100.124	100.062	99.812
6.750	100.374	100.312	100.062
6.875	100.624	100.562	100.312
7.000	101.124	101.062	100.812
7.125	101.374	101.312	101.062
7.250	101.624	101.562	101.312
7.375	101.874	101.812	101.562
7.500	102.124	102.062	101.812
7.625	102.374	102.312	102.062
7.750	102.624	102.562	102.312
7.875	102.874	102.812	102.562
8.000	103.374	103.312	103.062
8.125	103.624	103.562	103.312
8.250	103.874	103.812	103.562
8.375	104.124	104.062	103.812

Jumbo Preferred 15 YR Fixed - (915)

Note Rate	15 DAY	30 DAY	45 DAY
6.125	#N/A	#N/A	#N/A
6.250	#N/A	#N/A	#N/A
6.375	#N/A	#N/A	#N/A
6.500	#N/A	#N/A	#N/A
6.625	100.374	100.312	100.062
6.750	100.624	100.562	100.312
6.875	100.874	100.812	100.562
7.000	101.374	101.312	101.062
7.125	101.624	101.562	101.312
7.250	101.874	101.812	101.562
7.375	102.124	102.062	101.812
7.500	102.374	102.312	102.062
7.625	102.624	102.562	102.312
7.750	102.874	102.812	102.562
7.875	103.124	103.062	102.812
8.000	103.624	103.562	103.312
8.125	103.874	103.812	103.562
8.250	104.124	104.062	103.812
8.375	104.374	104.312	104.062

Loan Level Price Adjustments (LLPAs)	CLTV						
FICO	**<=50**	**50.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
780+	0.750	0.625	0.500	0.250	0.000	-0.125	-1.500
760-779	0.625	0.500	0.250	0.125	-0.125	-0.375	-1.750
740-759	0.500	0.250	0.125	-0.125	-0.375	-0.500	-2.000
720-739	0.250	0.125	-0.125	-0.375	-0.500	-1.000	-2.500
700-719	0.125	-0.125	-0.375	-0.500	-1.000	-1.500	-3.250
680-699	-0.125	-0.375	-0.500	-1.000	-1.500	-2.500	-4.250
Loan Amount	**<=50**	**50.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
>$1,000,000 ≤ $1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>$1,500,000 ≤ $2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>$2,000,000 ≤ $2,500,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	
>$2,500,000 ≤ $3,000,000	-0.500	-0.500	-0.500	-0.500	-0.500		
Other Adjusters	**<=50**	**50.01-60**	**60.01-65**	**65.01-70**	**70.01-75**	**75.01-80**	**80.01-85**
Cash-Out/Debt Consolidation	-0.500	-0.500	-0.500	-0.500	-1.000	-1.000	
Investment Property	-2.500	-2.500	-2.500	-2.500	-2.500		
Second Home	-1.000	-1.000	-1.000	-1.000	-1.000		
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500		
Escrow Waived	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Maximum Net Price
101.000